

Thomas S. Conkling

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WORK EXPERIENCE

Federal Trade Commission (FTC) Bureau of Economics, Division of Consumer Protection Economist (GS-15)	04/2026–present
Consumer Financial Protection Bureau (CFPB) Office of Research Senior Economist (GS-15 equivalent) Economist (GS-12 to GS-14 equivalent)	08/2015–04/2026 01/2023–04/2026 08/2015–01/2023

EDUCATION

Ph.D., Economics—University of Wisconsin-Madison <ul style="list-style-type: none">Fields: Industrial Organization, Public Economics	2015
B.S., Computer Science, Economics—Pennsylvania State University <ul style="list-style-type: none">Department Student Marshal, both majors	2010

PEER-REVIEWED PUBLICATIONS

- Changing the Scope of GSE Loan Guarantees: Estimating Effects on Mortgage Pricing and Availability (w/ Alexei Alexandrov and Sergei Koulayev), *Journal of Real Estate Finance and Economics* (2022)
- Compliance and Competition with Heterogeneous Service Providers: The Federal Lifeline Program, *Journal of Regulatory Economics*, Vol. 57, p. 74-104, (2020)
- Crowd-out or Affordability? The Lifeline Expansion's Effect on Wireless Service Spending, *Journal of Policy Analysis and Management*, Vol. 37, Issue 2, (2018)

REPORTS AND WORKING PAPERS

- Mortgages for Second Residences and Housing Markets (w/ Zachary Blizard and Georgia Ronis von Helms), *Consumer Financial Protection Bureau Office of Research Working Paper Series*, No. 25-03, (2025)
- Insights from the 2023-2024 Student Loan Borrower Survey (w/ Isabelle Caldwell, West Garrett, Christa Gibbs, Cooper Luce, and Michael Murto), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 24-4, (2024)
- An Analysis of the First Seven Months of the Federal Student Loan Return to Repayment (w/ Christa Gibbs), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 24-6, (2024)
- Student Loan Borrowers Potentially at Risk when Payment Suspension Ends (w/ Christa Gibbs and Vanessa Jimenez-Read), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 22-4, (2022)
- Data Point: Borrower Experiences on Income-Driven Repayment (w/ Christa Gibbs), *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 19-10, (2019)
- Data Point: Final Student Loan Payments and Broader Household Borrowing, (w/ Nicholas Tremper) *Consumer Financial Protection Bureau Office of Research Reports Series*, No. 18-4, (2018)